



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Bent et al.
Serial No: 10/092,279
Title: SYSTEMS AND METHODS FOR PROVIDING LOAN
MANAGEMENT FROM CASH OR DEFERRED INCOME
ARRANGEMENTS
Filed: March 6, 2002
Examiner: Harish T. Dass
Art Unit: 3628
Docket No.: 0001815USU (formerly: 11559-003-999)
Confirmation No.: 7722
Customer No.: 27,623

AMENDMENT

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Dear Commissioner:

Applicant is submitting the present paper in response to the final Office Action dated May 6, 2004 (the "Office action"). Please reconsider the above-identified application in light of the following amendments and remarks.

A Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 23 of this paper.

10/08/2004 MAHMED1 00000088 10092279

03 FC:2201 88.00 OP
04 FC:2202 297.00 OP